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1: A system for carrying out an on-line group-buying sale for a featured item, which comprises:

- (a) an e-commerce server data processing system, said e-commerce server data processing system including e-commerce server software executable on said e-commerce server data processing system and configured to define the on-line group-buying sale of the featured item; and
- (b) a buyer client data processing system coupled to said e-commerce server data processing system, said buyer client data processing system including client software executable on said anyer client data processing system and configured to receive a buyer input for making an offer in the on-line group-buying sale of the featured item, and to transmit the buyer offer to said e-commerce server data processing system, said e-commerce server software being configured to transmit at least some information defining the on-line group buying sale to said buyer client data processing system, said e-commerce server software further being configured to define a value curve for the featured item representing an increasing value of the featured item as more buyers make offers in the on-line group-buying sale.
 - 2. The system for carrying out an on-line group-buying sale for a featured item of claim 1 in which said e-commerce server software is further configured to define the on-line group-buying sale as a sale of a telephone calling service.
 - 3. The system for carrying out an on-line group-baying sale for a featured item of claim 2 in which said e-commerce server software is further configured to define the value curve for the featured item as representing an increasing number of free calling minutes.

- 4. The system for carrying out an on-line group-buying sale for a featured item of claim 1 in which said e-commerce server software is further configured to define the on-line group-buying sale as a sale of a rebate for use in purchasing a good or service.
- 5. The system for carrying out an on-line group-buying sale for a featured item of claim 4 in which said client software is further configured to define the value curve for the featured item as representing an increasing face value of the rebate.
- 6. The system for carrying out an on-line group-buying sale for a featured item of claim 4 in which said client software is further configured to define the rebate as a rebate for use in purchase of an automobile.
 - 7. The system for carrying out an on-line group-buying sale for a featured item of claim 1 in which said e-commerce server software is further configured to define the on-line group-buying sale as a sale of a bank certificate of deposit.
 - 8. The system for carrying out an on-line group-buying sale for a featured item of claim 7 in which said e-commerce server software is further configured to define the value curve for the featured item as representing an increasing interest rate for the bank certificate of deposit.
 - 9. A computer-implemented process for carrying out an on-line group-buying sale for a featured item, which includes the steps of:
 - (a) defining the on-line group-buying sale of the featured item;
 - (b) receiving buyer inputs for making offers in the on-line group-buying sale of the featured item; and
 - (c) increasing the value of the featured item as more buyers make offers in the on-line group-buying sale.

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The process for carrying out an on-line group-buying sale for a featured 10. item of claim 9 in which the on-line group-buying sale is defined as a sale of a telephone calling service.

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11. The process for carrying out an on-line group-buying sale for a featured item of claim 10 in which the value of the featured item is increased as more buyers make offers by providing an increasing number of free calling minutes.

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The process for carrying out an on-line group-buying sale for a featured 12. item of claim 9 in which the on-line group-buying sale is defined as a sale of a rebate for use in purchasing a good or service.

The process for carrying out an on-line group-buying sale for a featured 13. item of claim 12 additionally comprising the step of:

(d) defining a value curve for the featured item as representing an increasing face value of the rebate.

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The process for carrying out an on-line group-buying sale for a featured item of claim 9 in which the rebate is delined/as a rebate for use in purchase of an automobile.

The process for carrying out an on-line group-buying sale for a featured item of claim 9 in which the on-line group-buying sale is defined as a sale of a bank certificate of deposit.

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The process for carrying out an on-line group-buying sale for a featured 16. item of claim 15 in which the value of the featured item is increased as more buyers make offers by increasing an interest rate for the bank certificate of deposit.

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- 17. An article of manufacture, which comprises a computer readable medium having stored therein a computer program carrying out an on-line group-buying sale for a featured item, the computer program comprising:
- (a) a first code segment defining the on-line group-buying sale of the featured 5 item;
 - (b) a second code segment for receiving buyer inputs for making offers in the on-line group-buying sale of the featured item; and
 - (c) a third code segment for increasing the value of the featured item as more buyers make offers in the on-line group-buying sale.
 - 18. The article of manufacture of claim 17 in which the first code segment defines the on-line group-buying sale as a sale of a telephone calling service.
 - 19. The article of manufacture of claim 18 in which the third code segment increases the value of the featured item as more buyers make offers by providing an increasing number of free calling minutes.
 - 20. The article of manufacture of chain 17 in which in which the first code segment defines the on-line group-buying sale as a sale of a rebate for use in purchasing a good or service.
 - 21. The article of manufacture of claim 20 additionally comprising:
 - (d) a fourth code segment for defining a value curve for the featured item as representing an increasing face value of the rebate.
 - 22. The article of manufacture of claim 21 in which the fourth code segment defines the rebate as a rebate for use in purchase of an automobile.

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- The article of manufacture of claim 17 in which the first code segment defines the on-time group-buying sale as a sale of a bank certificate of deposit.
- 24. The article of manufacture of claim 23 in which the third code segment increases the value of the featured item as more buyers make offers by increasing an interest rate for the bank certificate of deposit.
 - 25. A system for carrying out an on-line group-buying sale for a featured item, which comprises:
 - (a) an e-commerce server data processing system, said e-commerce server data processing system including e-commerce server software executable on said e-commerce server data processing system, and configured to define the on-line group-buying sale of the featured item as a rebate for purchase of a good or service; and
 - (b) a buyer client data processing system coupled to said e-commerce server data processing system, said buyer client data processing system including client software executable on said buyer client data processing system and configured to receive a buyer input for making an offer in the on-line group-buying sale of the rebate, and to transmit the buyer offer to said e-commerce server data processing system, said e-commerce server software being configured to transmit at least some information defining the on-line group buying sale to said buyer client data processing system.
- 26. The system for carrying out an on-line group-buying sale for a featured item of claim 25 in which said client software is further configured to define a value curve for the featured item representing an increasing face value of the rebate.
- 27. The system for carrying out an on-line group-buying sale for a featured item of claim 25 in which said client software is further configured to define the rebate as a rebate for use in purchase of an automobile.

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- 28. A computer-implemented process for carrying out an on-line group-buying sale for a featured item, which includes the steps of:
- (a) defining the on-line group-buying sale of the featured item as a sale of a rebate for use in purchasing a good or service;
- (b) receiving buyer inputs for making offers in the on-line group-buying sale of the rebate; and
- (c) changing terms of the rebate sale as more buyers make offers in the on-line group-buying sale.
- 10 29. The process for carrying out an on-line group-buying sale for a featured item of claim 28 additionally comprising the step of:
 - (d) defining a value curve for the featured item as representing an increasing face value of the rebate.
 - 30. The process for carrying out an on-line group-buying sale for a featured item of claim 28 in which the rebate is defined as a rebate for use in purchase of an automobile.
 - 31. An article of manufacture, which comprises a computer readable medium having stored therein a computer program carrying out an on-line group-buying sale for a featured item, the computer program comprising:
 - (a) a first code segment defining the on-line group-buying sale of the featured item as a sale of a rebate for use in purchasing a good or service;
 - (b) a second code segment for receiving buyer inputs for making offers in the on-line group-buying sale of the rebate; and
 - (c) a third code segment for changing terms of the rebate sale as more buyers make offers in the on-line group-buying sale.
 - 32. The article of manufacture of claim 20 additionally comprising:

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- (d) a fourth code segment for defining a value curve for the rebate as representing an increasing face value of the rebate.
 - 33. The article of manufacture of claim 31 in which the first code segment defines the rebate as a rebate for use in purchase of an automobile.
 - 34. A system for carrying out an on-line group-buying sale for a credit instrument, which comprises:
 - (a) an e-commerce server data processing system, said e-commerce server data processing system including e-commerce server software executable on said e-commerce server data processing system and configured to define the on-line group-buying sale of the credit instrument; and
 - (b) a buyer client data processing system coupled to said e-commerce server data processing system, said buyer client data processing system including client software executable on said buyer client data processing system and configured to receive a buyer input for making an offer in the on-line group buying sale of the credit instrument, and to transmit the buyer offer to said e-commerce server data processing system, said e-commerce server software being configured to transmit at least some information defining the on-line group buying sale to said buyer client data processing system.
- 35. The system for carrying out an on-line group-buying sale for a credit instrument of claim 34 in which said client software is further configured to define a value curve for the credit instrument representing an increasing premium awarded with the credit instrument.
- 36. The system for carrying out an on-line group-buying sale for a credit instrument of claim 34 in which said client software is further configured to define a value curve for the credit instrument representing a decreasing interest rate for the credit instrument as more buyers join the on-line group-buying sale.

- A computer-implemented process for carrying out an on-line group-buying sale for a credit instrument, which includes the steps of:
 - (a) defining the on-line group-buying sale of the credit instrument;
- 5 (h) receiving buyer inputs for making offers in the on-line group-buying sale of the credit instrument; and
 - (c) changing terms of the credit instrument sale as more buyers make offers in the on-line group-buying sale.
- 10 38. The process for carrying out an on-line group-buying sale for a credit instrument of claim 37 additionally comprising the step of:
 - (d) defining a value curve for the credit instrument representing an increasing premium awarded with the credit instrument as more buyers join the on-line group-buying sale.
 - 39. The process for carrying out an on-line group-buying sale for a credit instrument of claim 37 additionally comprising the step of:
 - (d) defining a value curve for the credit instrument representing a decreasing interest rate for the credit instrument as more buyers join the on-line group-buying sale.
- 40. An article of manufacture, which comprises a computer readable medium having stored therein a computer program carrying out an on-line group-buying sale for a credit instrument, the computer program comprising:
- (a) a first code segment defining the on-line group-buying sale of the credit instrument;
- (b) a second code segment for receiving buyer inputs for making offers in the on-line group-buying sale of the credit instrument; and
- (c) a third code segment for changing terms of the credit instrument sale as more buyers make offers in the on-line group-buying sale.

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41. The article of manufacture of claim 40 in which the third code segment changes terms of the credit instrument sale by increasing a premium awarded with the credit instrument as more buyers join the on-line group-buying sale.

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42. The article of manufacture of claim 40 in which the third code segment changes terms of the credit instrument sale by decreasing an interest rate for the credit instrument as more buyers join the on-line group-buying sale.

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43. (Currently Amended) A system for carrying out an on-line group-buying sale of an item, the system comprising:

an c-commerce data processing system configured to provide the on-line groupbuying sale of an item, the e-commerce data processing system further
configured to associate the sale of the item associated with a price curve
defined by prices of the item with respect to quantities of associated with
the item and a value curve defined by values of a non-price attribute of the
item and the quantities of associated with the item, wherein the ecommerce data processing system is further configured to increase the
value of the non-price attribute of the item increases as more buyers make
offers in the on-line group-buying sale and wherein the e-commerce data
processing system further configured to hold constant the price of the item
does not change in response to an increase in the quantity of buyer offers;

- a buyer data processing system coupled to the e-commerce data processing system and configured to receive buyer offers in the on-line group-buying
- 44. (New) The system of claim 43 wherein the price of the item stays constant as the quantity of buyer offers thereases.

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- 45. (Previously Presented) The system of claim 43 wherein the non-price attribute of the item comprises an interest rate.
- 46. (Previously Presented) The system of claim 43 wherein the item comprises a security interest.
- 47. (Previously Presented) The system of claim 43 wherein the non-price attribute of the item comprises benefits associated with the item.
- 48. (Currently Amended) The system of claim 43 wherein the e-commerce data processing system is further configured to associate the sale of the item is further associated with an ignore curve defined by prices of the item with respect to quantities of the item; and wherein the buyer data processing system is further configured to exclude a buyer offer from the on-line group buying sale responsive to the ignore curve.
- 49. (Previously Presented) The system of claim 43 wherein the buyer offer comprises an offer to purchase the item at a specific price and a specific value of the non-price attribute of the item.
- 50. (Currently Amended) The system of claim 49 wherein the e-commerce data processing system is further configured to associate the sale of the item is further associated with an ignore curve defined by values of the non-price attribute of the item and quantities

associated with the items; and wherein the buyer data processing system is further configured to exclude a buyer offer from the on-line group buying sale responsive to the ignore curve.

51. (Currently Amended) A computer-implemented process method for carrying out an on-line group-buying sale of an item, the process method comprising the steps of:

associating the sale of the item associated with a price curve defined by prices of the item with respect to quantities of associated with the item and a value curve defined by values of a non-price attribute of the item with respect to quantities associated with the item, wherein the value of the non-price attribute of the item with non-price attribute of the item increases as more buyers make offers in the on-line group buying sale; and wherein the price of the item in response to an increase in the quantity of buyer offers;

receiving buyer offers in the on-line group-buying sale of the item; transmitting the buyer offers to an e-commerce data processing system; and

determining the value of the non-price attribute of the item in response to buyer offers and the value curve including increasing the value of the non-price attribute of the item increases as more buyers make offers in the on-line group-buying sale; and holding constant the price of the item in response to an increase in the quantity of buyer offers.

- 52. (Previously Added) The method of claim 51 wherein the price of the item stays constant as the quantity of buyer offers increases.
 - 53. (Previously Presented) The method of claim 51 wherein the non-price attribute of the item comprises an interest rate.

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- (Previously Presented) The method of claim 51 wherein the item comprises a security interest.
- 55. (Previously Presented) The method of claim 51 wherein the non-price attribute of the item comprises benefits associated with the item.
 - 56. (Currently Amended) The method of claim 51 further comprising: providing the on-line group buying sale of an item, the sale of the item associated with an ignore curve defined by prices of the item with respect to quantities associated with the item; and excluding a buyer offer from the on-line group buying sale responsive to the ignore curve.
 - 57. (Previously Presented) The method of claim 51 wherein the buyer offer comprises an offer to purchase the item at a specific price and a specific value of the non-price attribute of the item.
 - 58. (Currently Amended) The method of claim 57 further comprising: providing the on-line group buying sale of an item, the sale of the item associated with an ignore curve defined by values of the non-price attribute of the item with respect to quantities <u>associated with</u> the item; and excluding a buyer offer from the on-line group buying sale responsive to the ignore curve.

59. (New) A system for carrying out an on-line group-buying sale of a featured item, the system comprising:

an e-commerce data processing system configured to provide the on-line group-buying sale of a featured item and an incentive item, the sale of the featured item and the incentive item associated with a price curve defined by prices of the featured item with respect to quantities of the featured item and a value curve defined by values of the incentive item with respect to quantities of the featured item, wherein the incentive item is provided to a buyer if the buyer buys the featured item, and wherein the value of the incentive item increases as more buyers make offers in the on-line group-buying sale;

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- a buyer data processing system coupled to the e-commerce data processing system configured to receive buyer offers in the on-line group-buying sale of the featured item, and to transmit the buyer offers to the e-commerce data processing system; and
- a module configured to determine the price of the featured item in the on-line group buying sale responsive to buyer offers and the price curve.
- 60. (New) The system of claim 59 wherein the price of the featured item stays constant as the quantity of buyer offers increases.
- 61. (New) The system of claim 59 wherein the incentive item is unrelated to the featured item.

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62. (New) The system of claim 59 wherein the value of the incentive item increases by comprising additional goods or services to the incentive item.

- 63. (New) The system of claim 59 wherein the sale of the item is further associated with an ignore curve defined by prices of the featured item with respect to quantities of featured items sold; and wherein the buyer data processing system is further configured to exclude a buyer offer from the on-line group buying sale responsive to the ignore curve.
- 64. (New) The system of claim 59 wherein a buyer offer comprises an offer to purchase the featured item at a specific price and a specific value of the incentive item.
- 65. (New) The system of claim 64 wherein the sale of the item is further associated with an ignore curve defined by values of the incentive item with respect to quantities of the featured items sold; and wherein the buyer data processing system is further configured to exclude a buyer offer from the on-line group buying sale responsive to the ignore curve.
 - 66. (New) A method for carrying out an on-line group-buying sale of a featured item, the method comprising the steps of:
 - providing an on-line group-buying sale for a featured item and an incentive item wherein the incentive item is provided to a buyer if the buyer buys the featured item;
 - specifying for the sale a price curve defined by prices of the featured item with respect to quantities of the featured item and a value curve defined by values of the incentive item with respect to quantities of the featured item, wherein the value of the incentive item increases as more buyers make offers in the on-line group-buying sale;

receiving buyer offers in the on-line group-buying sale of the featured item;

transmitting the buyer offers to the e-commerce data processing system; and

determining the non-price value of the incentive item responsive to the buyer

offers and the value curve.

- 67. (New) The method of claim 66 wherein the price of the featured item stays constant as the quantity of buyer offers increases.
- 68. (New) The method of claim 66 wherein the incentive item is unrelated to the featured item.
- 69. (New) The method of claim 66 wherein the value of the incentive item increases as more buyers make offers in the on-line group-buying sale by adding goods or services to the \(\cap\) incentive item.
 - 70. (New) The method of claim 66 further comprising:
 specifying an ignore curve defined by a price of the featured item and a quantity of featured items sold; and
 excluding a buyer offer from the on-line group buying sale responsive to the ignore curve.
 - 71. (New) The method of claim 66 wherein a buyer offer comprises an offer to purchase the featured item at a specific price and a specific value of the incentive item.
 - 72. (New) The method of claim 71, further comprising: specifying an ignore curve defined by a value of the incentive and a quantity of featured items sold; and
 - 73. (Currently Amended) A computer-implemented process method for carrying out an on-line group-buying sale of an item, the process method comprising the steps of:

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providing conducting the on-line group-buying sale of an item, the item including a price and a non-price attribute, who will the price of the item changes as more buyers make offers in the on-line group-buying sale and wherein the value of the non-price attribute increases as more buyers make offers in the on-line group-buying sale;

receiving buyer offers in the on-line group-buying sale of the item;

transmitting the buyer offers to an e-commerce data processing system;

offers including increasing the value of the non-price attribute as more

buyers make offers in the on-line group-buying sale; and

- the price of the item as more buyers make offers in the on-line group

 buying sale.
- 74. (Previously Presented) The method of claim 73 further comprising specifying a value curve defined by value of the non-price attribute of the item and quantities of the items; and
 - determining the value of the non-price attribute responsive to the value curve and buyer offers.
- 75. (Currently Amended) The method of claim 72 73 wherein the price of the item decreases and the value of the incentive item non-price attribute increases as the quantity of buyer offers increases.
- 76. (Currently Amended) The method of claim 72 73 wherein the price of the item stays constant as the quantity of buyer offers increases.



77. (Currently Amended) The method of claim 72 73 wherein the value of the incentive item non-price attribute increases as the quantity of buyer offers increases.

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